

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	CHAPTER 13
ANDREW CHARLES HOY	:	
Hoy, Andrew Charles	:	CASE NO. 1:22-bk-00028
Debtor	:	
	:	
CREDIT ACCEPTANCE	:	CERTIFICATE OF DEFAULT
CORPORATION,	:	
Movant	:	
	:	
ANDREW CHARLES HOY	:	
Hoy, Andrew Charles,	:	
Respondent	:	

ANSWER TO CERTIFICATE OF DEFAULT

The Debtor has made the following payments and is not in default.

Conf #	Date	Amount
8745134 -	5/2/23	\$416.65
9266120 -	5/16/23	\$416.65
9772753 -	5/30/23	\$416.65
10330928 -	6/14/23	\$416.65

WHEREFORE, the Debtor respectfully requests that this Court deny the motion for relief filed by the Movant and grant such other relief as this Court deems just.

Respectfully submitted,

/s/ Dorothy L. Mott

Dorothy L. Mott, Esquire
Attorney ID 43568
Mott & Gendron Law
125 State Street
Harrisburg, PA 17101
(717) 232-6650 TEL
(717) 232-0477 FAX
doriemott@aol.com

Respectfully submitted,

/s/ Dorothy L. Mott

Dorothy L. Mott, Esquire
Attorney ID 43568
Mott & Gendron Law
125 State Street
Harrisburg, PA 17101
(717) 232-6650 TEL
(717) 232-0477 FAX
doriemott@aol.com